

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jean M. Winston
 Debtor

Case No. 16-17667-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Dec 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2017.

db +Jean M. Winston, 4408 Vista Street, Philadelphia, PA 19136-3709
 cr +Santander Consumer USA Inc., P.O. Box 660633, Dallas, TX 75266-0633
 13836795 +Ally Financial Inc., c/o REGINA COHEN, 190 North Independence Mall West,
 6th & Race Streets, Suite 500, Philadelphia, PA 19106-1554

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Dec 20 2017 01:25:33 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 20 2017 01:25:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 20 2017 01:25:29 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 01:25:05 Ally Financial Inc.,
 P.O. Box 130424, Roseville, MN 55113-0004

cr +E-mail/PDF: gecsed@recoverycorp.com Dec 20 2017 01:28:41 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

13826011 E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 01:25:05 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004

13816930 E-mail/Text: ally@ebn.phinsolutions.com Dec 20 2017 01:25:05 Ally Financial, POB 130424,
 Saint Paul, MN 55113-0004

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13822064* Ally Financial, POB 130424, Saint Paul, MN 55113-0004

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
 Christiana Trust, not in its individual capacity, but solely as trustee for RMAC Trust, Series
 2015-5T bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
 Christiana Trust, not in its individual capacity, but solely as trustee for RMAC Trust, Series
 2015-5T bkgroup@kmlawgroup.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trustee13.com

REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
 Christiana Trust, not in its individual capacity, but solely as trustee for RMAC Trust, Series
 2015-5T bkgroup@kmlawgroup.com

REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,
 ksweney@lavin-law.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

ZACHARY PERLICK on behalf of Debtor Jean M. Winston Perlick@verizon.net, pirelandl@verizon.net

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re: : BANKRUPTCY NO. 16-17667(JKF)
JEAN M. WINSTON :
Debtor : CHAPTER 13

**STIPULATION RESOLVING ALLY FINANCIAL INC.'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

THIS MATTER having been brought before the Court on a Notice of Motion for Relief From the Automatic Stay Pursuant to 11 U.S.C. §362(d) by Lavin, O'Neil, Cedrone & DiSipio, attorneys for Ally Financial Inc. and Zachary Perlick, Esquire attorney for Jean M. Winston (the "Debtor"), having consented to the entry of the within Order, and for good cause shown;

AND NOW COMES Ally Financial Inc., by and through their counsel, and state as follows:

(a) The Debtor financed the purchase of a 2011 Ford Escape, VIN: 1FMCU0E77BKB54635 (the "Vehicle") pursuant to the terms of a Retail Installment Sale Contract dated July 2, 2014 (the "Contract") which has been assigned to Ally Financial Inc.

(b) Pursuant to the Contract, Ally Financial Inc. maintains a perfected security interest in and to: (a) the Vehicle; (b) accessories, equipment and replacement parts installed in the Vehicle; and (c) service contracts on the Vehicle.

(c) On or about November 9, 2017, counsel for Ally Financial Inc. filed a Motion for Relief from the Automatic Stay.

(d) Debtor desires to retain possession of the Vehicle and provide adequate protection for Ally Financial Inc.'s interest in the Vehicle.

NOW THEREFORE, in consideration of the above, Ally Financial Inc. and the Debtor STIPULATE AND AGREE as follows:

1. Ally Financial Inc. will receive a total sum of \$21,482.00 (payoff of \$18,408.05 plus 6.25% interest over the life of the Plan) for the Vehicle through the Chapter 13 Plan.

2. The Debtor shall amend her Chapter 13 Plan to pay Ally Financial Inc. \$18,408.05 plus 6.25% interest over the sixty (60) month plan for a total of \$21,482.00 through the Chapter 13 Plan.

3. The Debtor shall make her trustee payments when due.

4. All payments shall be made payable to Ally Financial Inc., Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367.

5. The Debtor hereby agrees to maintain insurance coverage in such types and amounts as are required by the Contract until such time as all amounts due Ally Financial Inc. under the Contract are paid in full.

6. If Debtor fails to comply with any of the stipulated terms herein, or if Debtor fails to make trustee payments within fifteen (15) days of due date, Ally Financial Inc. may be granted relief from the automatic stay with respect to the Vehicle upon filing a Certification of Counsel that Debtor is in default, together with a proposed Order to the Bankruptcy Court, and serving copies of the same upon the Trustee, Debtor and Debtor's counsel. It is also expressly understood that the notice and cure period provided herein, only applies with respect to Ally Financial Inc.'s ability to obtain relief from the automatic stay in this bankruptcy case and does not in any way apply to or restrict Ally Financial Inc.'s ability to pursue its rights pursuant to the Contract.

7. If for any reason Debtor's case is closed, terminated, dismissed or converted, the parties hereto agree and acknowledge that the terms of this agreed/stipulated order will be null and void and the parties are returned to the status quo with their respective rights under state law and the Contract.

8. This Stipulation may be executed by facsimile and such facsimile signatures shall be deemed as originals.

9. The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

DATED: 12-7-17



ZACHARY PERLICK, ESQUIRE
Attorney for the Debtor

CONSENTED TO BY:

DATED: 12/11/17



REGINA COHEN, ESQUIRE
Attorneys for Ally Financial Inc.

CONSENTED TO BY:

DATED: 12/12/17



FREDERICK L. REIGLE, ESQUIRE
Chapter 13 Trustee

SO ORDERED: APPROVED.

ENTERED ON: December 19, 2017



JEAN K. FITZSIMON
United States Bankruptcy Judge

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